

Atty. Docket No. 010520
Serial No. 09/998,152

Amendments to the Claims

Claim 1 (Currently Amended): A computer-assisted method for processing documents in a database having at least one record therein, said method comprising:

- reviewing asset-related data contained on at least one document;
- receiving said document into said database on a flow basis including receiving information from said document into said database as said document information becomes available for receipt into said database;
- analyzing contents of said document to ensure compliance with at least one standard; and
- providing output data from said record in said database; wherein said output data includes at least asset securitization data including data related to multiple assets.

Claim 2 (Currently Amended): A computer-assisted method for automated aggregation and authentication of asset documents, said method comprising:

- associating an asset with a record in a database;
- inventorying an asset document into the associated record in the database on a flow basis including inventorying information from said asset document into the database as said asset document information becomes available for inventorying;
- analyzing contents of the asset document to ensure compliance with at least one standard;
- providing specific information contained in the asset document record to a user on demand; and

Atty. Docket No. 010520

Serial No. 09/998,152

generating common information from a plurality of the records.

Claim 3 (Original): The method of claim 2, wherein the inventorying step comprises:

determining a necessary asset document for origination or updating of the record;

entering information contained in the necessary asset document into the record of the database on a flow basis;

scanning the necessary asset document for the purpose of creating an electronic facsimile of the necessary asset document; and

reviewing the record and the electronic facsimile to ensure compliance with at least one standard.

Claim 4 (Original): The method of claim 2, wherein the analyzing step comprises:

retrieving data stored in the associated record; and

comparing the contents of the asset document to the retrieved data.

Claim 5 (Currently Amended): The method of claim 2, wherein the providing step comprises:

requesting specific information contained in the asset document;

locating a record associated with the asset document;

retrieving the record; and

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NOT INTENDED FOR ENTRY INTO FILE HISTORY

Atty. Docket No. 010520
Serial No. 09/998,152

extracting the specific information contained in the asset document record.

Claim 6 (Original): The method of claim 2, wherein the generating step comprises:
determining the common information required from a plurality of the asset documents;
initiating a query in the database whereby the query collects all records containing the common information thereby creating a plurality of asset records;
aggregating the common information contained in the plurality of records;
displaying the aggregated common information; and
extracting the aggregated common information.

Claim 7 (Original): The method of claim 2, wherein the standard comprises a banking standard for securitizing a financial instrument.

Claim 8 (Original): The method of claim 2, wherein the asset comprises a commercial mortgage loan.

Claim 9 (Original): The method of claim 3, wherein the inventorying step further comprises generating an identification marker and affixing the identification marker to the necessary asset document.

Atty. Docket No. 010520
Serial No. 09/998,152

Claim 10 (Original): The method of claim 3, wherein the standard comprises a legal standard for document quality.

Claim 11 (Original): The method of claim 3, wherein the inventorying step further comprises initiating a query to determine missing data for the associated record.

Claim 12 (Original): The method of claim 5, wherein the step of extracting the specific information further comprises writing the common information to a computer readable medium.

Claim 13 (Original): The method of claim 5, wherein the step of extracting the specific information further comprises publishing the required information on a website.

Claim 14 (Original): The method of claim 5, wherein the step of extracting the specific information further comprises generating and sending an e-mail message containing the required information.

Claim 15 (Original): The method of claim 5, wherein the step of extracting further comprises generating a copy of the electronic facsimile of the asset document containing the specific information.

Atty. Docket No. 010520
Serial No. 09/998,152

Claim 16 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises extracting the common information for securitizing a financial instrument.

Claim 17 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises writing the common information to a computer readable medium.

Claim 18 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises publishing the common information on a website.

Claim 19 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises generating and sending an e-mail message containing the common information.

Claim 20 (Original): The method of claim 6, wherein the database includes a relational database.

Claim 21 (Currently Amended): A computer readable medium having computer executable instructions for performing a method for automated aggregation and authentication of asset documents into a database, the method comprising:

associating an asset with a record in a database;

DRAFT FOR DISCUSSION PURPOSES ONLY

NOT INTENDED FOR ENTRY INTO FILE HISTORY

Atty. Docket No. 010520

Serial No. 09/998,152

inventorying an asset document into the record in the database on a flow basis
including inventorying information from said asset document into the record in the database
as said asset document information becomes available for entry;

analyzing the contents of the asset document to promote compliance with a
standard;

providing specific information contained in the record asset document to a
user; and

generating common information from the database.

Claim 22 (Original): The computer readable medium of claim 21, wherein the
asset is a commercial mortgage loan.

Claim 23 (Original): The computer readable medium of claim 22, wherein the
standard comprises applicable standards for loan securitization.

Claim 24 (Original): The computer readable medium of claim 23, wherein the
common information is generated for use in commercial mortgage loan securitization.

Claim 25 (Currently Amended): A computer system for automated
aggregation and authentication of asset documents comprising:

a data input device for receiving first information from an asset document
associated with an asset from an input source on a flow basis including receiving said first

Atty. Docket No. 010520

Serial No. 09/998,152

information as said first information becomes available for entry, where information from a

plurality of the asset documents associated with the asset comprise a record;

a storage device for storing the record;

a processor for:

generating comparison data wherein the comparison data comprises
compared common data fields of the stored first information from a plurality
of the asset documents within the record, retrieving the comparison data where
~~the comparison data comprises compared common data fields of the stored~~
~~first information from a plurality of the asset documents within the record and~~
providing the comparison data to a user;

retrieving second information where the second information comprises
the asset documents common data fields within the record and providing the
second information to a user;

retrieving third information where the third information comprises
data from fields common to the multiple records and providing the third
information to a user;

identifying missing data for the asset and providing a missing data
output to notify a user; and

a data output device for generating first output information from the
processor.

Claim 26 (Original): The computer system according to claim 25, wherein the
storage device includes a relational database.

DRAFT FOR DISCUSSION PURPOSES ONLY

NOT INTENDED FOR ENTRY INTO FILE HISTORY

Atty. Docket No. 010520
Serial No. 09/998,152

Claim 27 (Original): The computer system according to claim 26, wherein the first information is electronically transferred to the computer system.

Claim 28 (Original): The computer system according to claim 27, wherein the first information is transferred to the computer system over a telecommunications system.

Claim 29 (Original): The computer system according to claim 28, wherein the processor aggregates information from a plurality of the assets thereby creating an asset aggregation output for use in securitizing the assets into a financial instrument.

Claim 30 (Currently Amended): A computer system for managing, servicing and aggregating commercial mortgage loans comprising:

a means for inputting information regarding a plurality of commercial mortgage loans on a flow basis including inputting said commercial mortgage loan information as said commercial mortgage loan information becomes available for input;

a means for storing the information regarding the commercial mortgage loans;

a first query means for collecting information from at least one commercial mortgage loan;

a first query result presentation means for presenting the collected information;

a second query means for determining if any data is missing from the commercial mortgage loan;

a second query result presentation means for presenting a missing data alert;

DRAFT FOR DISCUSSION PURPOSES ONLY

NOT INTENDED FOR ENTRY INTO FILE HISTORY

Atty. Docket No. 010520
Serial No. 09/098,152

a means for aggregating the information of the commercial mortgage loans wherein the means for aggregating has an asset analysis means for determining if the commercial mortgage loan is prepared for securitization;

a means for displaying aggregated information;

a means for alerting a user if any aggregated information necessary for securitization is missing; and

a means for extracting aggregated information.

Claim 31 (Currently Amended): A computer-assisted method for automated aggregation and authentication of asset documents, the method comprising:

associating an asset with a record in a database;

inventorying an asset document into the associated record in the database on a flow basis in near real time as the asset document becomes available to the loan originator;

analyzing contents of the asset document to ensure compliance with customary standards for loan securitization;

providing specific information contained in the record asset document to a user; and

generating common information from a plurality of the records where the common information is generated for the purpose of ~~securitizing~~ securitizing the asset into a trust and providing common information to potential investors in the trust.

Atty. Docket No. 010520
Serial No. 09/998,152

Claim 32 (Original): A computer readable medium having computer executable instructions for performing a method for processing asset-related documents in a database having at least one record therein, the method comprising:

reviewing asset-related data contained on at least one asset document;

receiving said asset document into said database on a flow basis including

receiving information from said asset document into said database as said asset document information becomes available for receipt into said database;

analyzing contents of said asset document to ensure compliance with at least one standard; and

providing output data from said record in said database.

Atty. Docket No. 010520
Serial No. 09/998,152

Summary

Applicant respectfully requests withdrawal of the rejections set forth in the Office Action and allowance of the present application. The Examiner is invited to contact the undersigned representative by telephone to discuss any outstanding issues with the present application.

Respectfully submitted,

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